

# Property

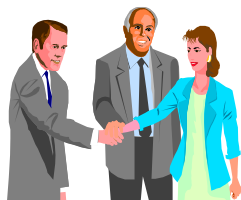
If you own a home, be sure you have all the papers in order. If you are renting it while you are away, make certain that the rental agreement is as well written and as clear as possible. Trying to resolve landlord-tenant problems from several thousand miles away is difficult, if not impossible. Consider hiring a rental agent. Have any rental contract or agent agreement checked by a Navy legal assistance attorney or by your lawyer.

# Wills

While obtaining and reviewing your papers, be sure your wills and powers of attorney are up-to-date. Your Navy legal assistance office can help you with this also. One always hopes a will won't be an immediate necessity, but not having one can cause significant problems while trying to untangle not only American laws, but also those of a foreign country.

# Insurance

It is a good idea to check current coverage of any life, accident, health or dental insurance policies to determine if you need to carry extra coverage. Be sure that your living overseas does not change some provisions or make them so you cannot take advantage of them. Also, consider purchasing personal property insurance before leaving the U.S.



# Banking



Before you leave CONUS, be sure you have made arrangements for easy access to your savings and checking accounts. You may need a rather large sum of money to make deposits, pay rent and cover other fees if you will be living in off-base housing. Members of some credit unions, such as Navy Federal Credit Union, may find no problems. However, not all credit union offices overseas are cash using credit unions and you may find you will need to open a checking account at a local bank overseas as well. If you can, establish a line of credit with your bank in CONUS and buy sufficient travelers checks to take with you. **DO NOT CARRY LARGE SUMS OF CASH!** Also, notify in writing all your creditors that future payments may be delayed due to overseas mailing. If at all possible include your new mailing address. Also please note that the mailing delays work both ways. You may not receive time dated mail in time to react and your bank statements could reflect activity as much as

# Telephones

In most countries you can now save on phone calls back home to the United States through one of a variety of programs offered by AT&T, MCI, SPRINT and others. Check with one or all to find the program best for you. Remember, should you go travelling outside your host country you may find an international telephone credit card one of the handiest cards in your wallet.

# Family Emergencies

Before leaving for overseas, inform your families in the United States as to the correct method of reaching you in a family emergency. Too many times valuable time is lost because the family in the United States has not contacted the American Red Cross. Also, what each one of us may consider an emergency, may not be considered such for emergency leave travel. Tell your relatives of the regulations, what is deemed appropriate verification, who to contact and how. You may contact your local Red Cross office for more information on procedures for emergency notifications.



# Subscriptions

It is important to notify all magazines, book clubs and/or music clubs of your impending move overseas as early as possible. Be sure to enclose your new overseas mailing address. Inquire as to whether or not your new military address will affect the conditions of the subscription.

# Don't Lose.....

## OVERSEASMANSHIP

*M*ost family have important papers and documents that they CANNOT afford to lose. These papers are difficult, if not impossible, to replace. Do not pack these items in your household goods shipment. Hand carry these items. These items include:

- ◆ Passports
- ◆ Immunization records
- ◆ Official birth, marriage, divorce, adoption or death certificates
- ◆ Wills
- ◆ Powers of attorney
- ◆ Naturalization papers and complete information on citizenship proceedings
- ◆ Tax records and other documents necessary to file taxes
- ◆ House or property deeds and associated papers received at closing
- ◆ Military records
- ◆ Bank books, savings bonds and other securities
- ◆ Social Security Cards
- ◆ Car titles and, where necessary, shipping papers
- ◆ Sales receipts for household furniture and other high value items
- ◆ Insurance papers
- ◆ Official orders
- ◆ Medical and school records
- ◆ Employment records and references
- ◆ Pet records

## OVERSEASMANSHIP INFORMATION BROCHURE

DEVELOPED IN COOPERATION WITH:

PERS-6

NAVY WIFELINE

BUMED

OFFICE OF THE  
CHIEF OF CHAPLAINS

OFFICE OF THE  
MASTER CHIEF PETTY OFFICER  
OF THE NAVY

## Legal and Financial Matters



Contact your local  
financial institution and  
**Navy Legal Assistance Office**  
for more information and advice  
on preparing to live overseas

OVERSEASMANSHIP